

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
Kathleen Tyson-Quah

Application No.: 10/814,800

Confirmation No.: 4936

Filed: March 31, 2004

Art Unit: 3691

For: REDUCING RISK IN A PAYMENT-  
BASED TRANSACTION BY  
RETURNING PAYMENT  
AUTHORIZING INSTRUCTIONS TO A  
PAYMENT QUEUE FOR LATER RE-  
EVALUATION.

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Examiner: F. Poinvil

**RESPONSE TO NOTICE TO FILE CORRECTED APPLICATION PAPERS**

MS Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Notice to File Corrected Application Papers mailed July 26, 2010, attached hereto is a replacement sheet for Figure 2, which now includes a "Prior Art" label as requested in the Notice.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 50-0665, under Order No. 320529195US4 from

which the undersigned is authorized to draw.

Dated: September 27, 2010

Respectfully submitted,

By 

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